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Case 08-17619 **B1** (Official Form 1) (1/08) Filed 07/09/08 Entered 07/09/08 12:21:58 Doc 1 Desc Main Document Page 1 of 36 **United States Bankruptcy Court Voluntary Petition Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Lang, Andrea All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): **Andrea Lang-Trader** Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): EIN (if more than one, state all): 7848 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 640 Rice Ave Bellwood, IL ZIPCODE **60104-1861** ZIPCODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook

Mailing Address of Debtor (if different from street add	lress)	Mailing Address of	Joint Debtor (if different	from street	address):
[2	ZIPCODE			Z	IPCODE
Location of Principal Assets of Business Debtor (if dif-	ferent from street address	above):			
				Z	IPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of (Check o    Health Care Business   Single Asset Real Est U.S.C. § 101(51B)   Railroad   Stockbroker   Commodity Broker   Clearing Bank   Other   Tax-Exem (Check box, i   Debtor is a tax-exem   Title 26 of the United	ne box.)  tate as defined in 11  pt Entity f applicable.) pt organization under	the Petition  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Nature of D Check one by consumer U.S.C. ed by an	code Under Which Check one box.) er 15 Petition for mittion of a Foreign Proceeding er 15 Petition for mittion of a Foreign ain Proceeding ebts
Filing Fee (Check one box)	Internal Revenue Coo		hold purpose."  Chapter 11 De		
<ul> <li>✓ Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (Applicable to i attach signed application for the court's consideration is unable to pay fee except in installments. Rule 100 3A.</li> <li>☐ Filing Fee waiver requested (Applicable to chapter 7 attach signed application for the court's consideration)</li> </ul>	on certifying that the debto 16(b). See Official Form 7 individuals only). Must	Debtor is not a sr  Check if: Debtor's aggrega affiliates are less Check all applicabl A plan is being fi Acceptances of the	e boxes: led with this petition	efined in 11 ted debts ow	U.S.C. § 101(51D).
Statistical/Administrative Information  Debtor estimates that funds will be available for die  Debtor estimates that, after any exempt property is distribution to unsecured creditors.		ditors.			THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors  1-49 50-99 100-199 200-999 1,000 5,000		[10,001- 25,001- 25,000 50,000	50,001-	Over 100,000	
Estimated Assets				☐ More than \$1 billion	
Estimated Liabilities	0,001 to \$10,000,001	550,000,001 to \$100,000 to \$500	0,001 \$500,000,001	☐ More than \$1 billion	

(This page must be completed and filed in every case)	Lang, Andrea	
Prior Bankruptcy Case Filed Within Last 8	8 Years (If more than two, attach	additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the complete of the co	if debtor is an individual rimarily consumer debts.)  named in the foregoing petition, declare that [he or she] may proceed under that [he or she] may proceed under the left of the left
	X /s/ Nicolette Robovsky	7/09/08
	Signature of Attorney for Debtor(s)	Date
Exhi  (To be completed by every individual debtor. If a joint petition is filed, expressed in Exhibit D completed and signed by the debtor is attached and material this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	nde a part of this petition.	ch a separate Exhibit D.)
		is District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general p	•	this District.
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pr	oceeding [in a federal or state court]
Certification by a Debtor Who Reside	olicable boxes.)	-
Landlord has a judgment against the debtor for possession of deb	otor's residence. (If box checked, c	omplete the following.)
☐ Landlord has a judgment against the debtor for possession of deb	or that obtained judgment)	omplete the following.)
Landlord has a judgment against the debtor for possession of deb  (Name of landlord or lesse	or that obtained judgment)	omplete the following.)
Landlord has a judgment against the debtor for possession of deb  (Name of landlord or lesse	or that obtained judgment) adlord or lessor)	

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Name of Debtor(s):

Lang, Andrea

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filing of the petition.

**Voluntary Petition** 

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Document

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Vol	luntary	<b>Petition</b>
V U	lumary	у генион

(This page must be completed and filed in every case)

Name of Debtor(s): Lang, Andrea

	Sig	na	tu	res
--	-----	----	----	-----

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Debtor	Andrea Lang
	J
Signature of Joint Debtor	
Telephone Number (If not represented by attorney)	

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C.

§ 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative
Printed Name of Foreign Representative
Date

#### Signature of Attorney\*

#### X /s/ Nicolette Robovsky

Signature of Attorney for Debtor(s)

#### Nicolette Robovsky 6278336

Printed Name of Attorney for Debtor(s)

#### Gleason & Gleason

Firm Name

#### 77 W Washington, Ste 1218

Address

Date

Chicago, IL 60602

#### (312) 578-9530

Telephone Number

#### July 9, 2008

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authorized	Individual		
Printed N	ame of Author	rized Individua	1	
Title of A	uthorized Indi	vidual		

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Address

Date

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

V			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

<sup>\*</sup>In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

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A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
x	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.	

_ang, Andrea	X /s/ Andrea Lang	7/09/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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Official Form 1, Exhibit D (10/06)

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IN RE:		Case No.
Lang, Andrea		Chapter 7
	Debtor(s)	1

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in

performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through

the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]	vy a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapa of realizing and making rational decisions with respect to financial responsibilities.);	ble
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort participate in a credit counseling briefing in person, by telephone, or through the Internet.);	, to
Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109 does not apply in this district.	(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Andrea Lang	

Date: July 9, 2008

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### Document Page 7 of 36 United States Bankruptcy Court **Northern District of Illinois**

IN RE:		Case No
Lang, Andrea		Chapter 7
	Debtor(s)	•

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 4,550.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 31,899.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,410.73
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,430.00
	TOTAL	18	\$ 4,550.00	\$ 31,899.00	

Form 6 - Statistical Summary (1207) Doc 1 Filed (

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## United States Bankruptcy Court

Northern District of Illinoi

IN RE:		Case No.
Lang, Andrea		Chapter 7
	Debtor(s)	•

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,410.73
Average Expenses (from Schedule J, Line 18)	\$ 2,430.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 3,141.67

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 31,899.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 31,899.00

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Debtor(s)

IN RE Lang, Andrea

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Case No.

(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

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(If known)

IN RE Lang, Andrea

Debtor(s)

Doc 1

Case No. \_

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand		50.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account w/ Bank of America		200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Normal and necessary household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece		1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Music, books, and pictures		50.00
6.	Wearing apparel.		Clothing		250.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life - through work - No cash surrender value		0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K		2,500.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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(If known)

IN RE Lang, Andrea

Debtor(s)

\_ Case No. \_\_

#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		_		ı	T
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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Desc Main

(If known)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	-	TO	ГАТ	4 550 00
				4 550 00
<ul><li>34. Farm supplies, chemicals, and feed.</li><li>35. Other personal property of any kind not already listed. Itemize.</li></ul>	X			
TYPE OF PROPERTY  33. Farming equipment and implements.	O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	N O		TFE, JOINT, AUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT

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**0** continuation sheets attached

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IN RE Lang, Andrea

Debtor(s)

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#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:  $(\mbox{\it Check one box})$ 

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

735 ILCS 5 §12-1001(b) 735 ILCS 5 §12-1001(b) 735 ILCS 5 §12-1001(b) 735 ILCS 5 §12-1001(a) 735 ILCS 5 §12-1001(a) 735 ILCS 5 §12-1006(a)	50.00 200.00 1,500.00 50.00 250.00	50.00 200.00 1,500.00
735 ILCS 5 §12-1001(b) 735 ILCS 5 §12-1001(b) 735 ILCS 5 §12-1001(a) 735 ILCS 5 §12-1001(a)	200.00 1,500.00 50.00	200.00 1,500.00
735 ILCS 5 §12-1001(b) 735 ILCS 5 §12-1001(a) 735 ILCS 5 §12-1001(a)	1,500.00 50.00	1,500.00
735 ILCS 5 §12-1001(b) 735 ILCS 5 §12-1001(a) 735 ILCS 5 §12-1001(a)	50.00	
35 ILCS 5 §12-1001(a)		50.00
	250.00	
		250.00
,	2,500.00	2,500.00

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#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			Value \$	1	İ			
ACCOUNT NO.				T				
			Value \$	1	Ī			
ACCOUNT NO.								
			Value \$	$\frac{1}{1}$				
ACCOUNT NO.				T	T			
					Ī			
			Value \$	$\frac{1}{2}$	İ			
•				Sub	otot	al		
ocntinuation sheets attached			(Total of th				\$	\$
			(Use only on la		Tot pag		\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	Such Summary of Certain Labinites and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on statistical Summary of Certain Liabilities and Related Data.
<b>V</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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IN RE Lang, Andrea

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Case No.

Main

(If known)

## Debtor(s) (If SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED CREDITOR'S NAME, MAILING ADDRESS AMOUNT DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS OF CLAIM (See Instructions Above.) SUBJECT TO SETOFF, SO STATE ACCOUNT NO. **422709372620** Revolving account opened 5/01 Applied Bank 601 Delaware Ave Wilmington, DE 19801-1462 723.00 Judgment from Revolving account opened 6/04 ACCOUNT NO. 517805249638, 07m1112676 Capital One PO Box 85520 Richmond, VA 23285-5520 6,932.00 Assignee or other notification for: ACCOUNT NO. Capital One Freedman Anselmo Lindberg And Rappe PO Box 3228 Naperville, IL 60566-7228 Installment account opened 4/04 ACCOUNT NO. 51055760142 Corporate America Fcu 2075 Big Timber Rd Elgin, IL 60123-1140

6 continuation sheets attached

Subtotal (Total of this page)

8,930.00

1,275.00

Total

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Debtor(s)

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4447-9601-2011-7419			Revolving account opened 9/02				
Credit One Bank PO Box 98873 Las Vegas, NV 89193-8873							600.00
ACCOUNT NO. 9941			Open account opened 3/08			Н	333.53
Edward J. Keuer M.d. 1S224 Summit Ave Ste 106 Oakbrook Terrace, IL 60181-3944							163.00
ACCOUNT NO.			Assignee or other notification for:			П	
Dependon Collection Se PO Box 4833 Oak Brook, IL 60522-4833			Edward J. Keuer M.d.				
ACCOUNT NO. <b>5564</b>			Collections for Revolving credit card charges				
First National Bank Of Marin/ Credit One Customer Service PO Box 98873 Las Vegas, NV 89193-8873			incurred over the past several years.				741.00
ACCOUNT NO.			Assignee or other notification for:	T			
Elite Rcy Sv For Bank Of Marin PO Box 3474 Buffalo, NY 14240-3474			First National Bank Of Marin/ Credit One				
ACCOUNT NO. <b>800200020106</b>	-		Revolving account opened 7/07	╁		Н	
Horizon Card 1707 Warren Rd Indiana, PA 15701-2423			,				1.00
ACCOUNT NO.	Х		auto repossession			Н	1.00
Hsbc Auto Finance Bankruptcy PO Box 17909 San Diego, CA 92177-7909	-		•				F 000 00
Sheet no1 of6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of ti	Sub			5,000.00 \$ 6,505.00
Schedule of Creditors moduling Obsecuted Nonphormy Claims			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	Fota o o stica	al n al	

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Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>544045503455</b>			Revolving account opened 12/05	t			
Hsbc Bank PO Box 5253 Carol Stream, IL 60197-5253							506.00
ACCOUNT NO.			toll violations	+			000.00
Illinois Tollway Authority 2700 Ogden Ave Downers Grove, IL 60515-1703							
LOGGEN TO NO. 0440			Collections for Medical/ Dental Bill	+			200.00
ACCOUNT NO. 0440  Lagrange Memorial Hospital Medical Services PO Box 22266 Chattanooga, TN 37422-2266			Collections for Medical/ Dental Bill				181.00
ACCOUNT NO.			Assignee or other notification for:	T			101100
Adventist La Grange Memorial Hospital 5101 Willow Springs Rd La Grange, IL 60525-2600			Lagrange Memorial Hospital				
ACCOUNT NO.  Merchants Cr 223 W Jackson Blvd Chicago, IL 60606-6908			Assignee or other notification for: Lagrange Memorial Hospital				
ACCOUNT NO. <b>5585</b>			Unknown Collections account opened 12/03	+			
MCI Bankruptcy Department PO Box 3243 Bloomington, IL 61702-3243			onknown conections account opened 12/03				070.00
ACCOUNT NO.			Assignee or other notification for:	+			278.00
Lvnv Funding PO Box 740281 Houston, TX 77274-0281			MCI Bankruptcy Department				
Sheet no2 of6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of t	_	age	e)	\$ 1,165.00
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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	T		П	
Progressive Mgmt Syste PO Box 2220 West Covina, CA 91793-2220			MCI Bankruptcy Department				
ACCOUNT NO.			Assignee or other notification for:	<u> </u>			
Sherman Acquistions LP PO Box 10497 Greenville, SC 29603-0497			MCI Bankruptcy Department				
ACCOUNT NO. <b>9000</b>			Open account opened 5/02	+			
Newport News Inc							
ACCOUNT NO.			Assignee or other notification for:	_			73.00
I C System Inc For Newport News PO Box 64378 Saint Paul, MN 55164-0378			Newport News Inc				
ACCOUNT NO.			Medical/ Dental Bill				
Oak Park Hospital 520 S Maple Ave Oak Park, IL 60304-1022							
ACCOUNT NO. <b>4146830005456188</b>			Revolving account opened 7/07	+		H	200.00
Salute/utb PO Box 105555 Atlanta, GA 30348-5555							300.00
ACCOUNT NO. <b>04m1169397</b>			judgment	t		Н	300.00
Sir Finance Corp 6140 N Lincoln Chicago, IL 60659							
Sharran 3 of 6 of the harran				C. 1			2,100.00
Sheet no3 of6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	•	age	e)	\$ 2,673.00
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Debtor(s)

Case No. \_ (If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Harry W Altman 20 N Clark St Ste 600 Chicago, IL 60602-4111			Sir Finance Corp				
ACCOUNT NO. <b>3242</b>			Open account opened 11/07				
Sprint Nextel 2001 Edmund Halley Dr Reston, VA 20191-3436							305.00
ACCOUNT NO.			Assignee or other notification for:				303.00
Pentagroup Financial 5959 Corporate Dr Ste 14 Houston, TX 77036-2302			Sprint Nextel				
ACCOUNT NO. <b>0229</b>			bank fees				
TCF 800 Burr Ridge Pkwy Burr Ridge, IL 60527-6486							
ACCOUNT NO.			Assignee or other notification for:	+			750.00
Chex Systems 7805 Hudson Rd Ste 100 Saint Paul, MN 55125-1595			TCF				
ACCOUNT NO.			Assignee or other notification for:				
Profess Acct PO Box 391 Milwaukee, WI 53201-0391			TCF				
ACCOUNT NO.			Assignee or other notification for:	+			
Telecheck 5251 Westheimer Rd Houston, TX 77056-5412			TCF				
Sheet no4 of6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u> </u>		(Total of	Sub his p			\$ 1,055.00
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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5917</b>			Open account opened 5/04	$\dagger$		H	
University Pathologiists 1653 W Congress Pkwy Chicago, IL 60612-3833							125.00
ACCOUNT NO.			Assignee or other notification for:	+		H	125.00
United Collect Bur Inc PO Box 17460 Denver, CO 80217-0460			University Pathologiists				
ACCOUNT NO. 3782			Collections for Medical Bill. Open account	+			
Univesrity Anesthesiologists 1653 W Congress Pkwy Chicago, IL 60612-3833			opened 5/04				570.00
ACCOUNT NO.			Assignee or other notification for:	+			370.00
Armor Systems Co Suite 1 Zion, IL 60099			University Anesthesiologists				
ACCOUNT NO.			cell phone	+			
Verizon Wireless 1515 E Woodfield Rd Schaumburg, IL 60173-6046							250.00
ACCOUNT NO. <b>6855</b>			tickets	+		Н	250.00
Village Of Bellwood Tickets 3200 Washington Blvd Bellwood, IL 60104-1950							250.00
ACCOUNT NO.	H		Assignee or other notification for:	+		Н	230.00
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438-3112	1		Village Of Bellwood				
Sheet no. 5 of 6 continuation sheets attached to	_		<u> </u>	Sub	tota	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t (Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	t als	Γota o o tica	al n	\$ 1,195.00 \$

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IN RE Lang, Andrea

Debtor(s) Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0868,1373,5801,1374,0969			Collections for tickets	H		H	
Village Of Forest Park Tickets 517 Des Plaines Ave Forest Park, IL 60130-1801							900.00
ACCOUNT NO.			Assignee or other notification for:				
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438-3112			Village Of Forest Park				
ACCOUNT NO. 5113			Open account opened 1/08				
West Lake Hospital 1225 W Lake St Melrose Park, IL 60160-4039							3,851.00
ACCOUNT NO.			Assignee or other notification for:				3,031.00
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60477-9220			West Lake Hospital				
ACCOUNT NO. 1805310079066918	Х		Installment account opened 5/00				
Wffinancial 589 N York Rd Elmhurst, IL 60126-1903							5,000.00
ACCOUNT NO. <b>57898</b>			Revolving account opened 1/00				3,000.00
Wfnnb/nyco PO Box 182125 Columbus, OH 43218-2125							
							625.00
ACCOUNT NO.							
Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub			\$ 10,376.00
o a control of general company of the control of th			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	T als tatis	Γota o o tica	al n	\$ 31,899.00

B6G (Official Form Se) 08-17619	Doc 1	Filed 07/09/08	Entered 07/09/08 12:21:58	Desc Main	
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IN RE Lang, Andrea			Case No.		

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(If known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Debtor(s)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Lang, Andrea Debtor(s)

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#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
emuel Trader	Hsbc Auto Finance Bankruptcy PO Box 17909 San Diego, CA 92177-7909
	Wffinancial 589 N York Rd Elmhurst, IL 60126-1903

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IN RE Lang, Andrea

Debtor(s)

(If known)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF D	EBTOR AND	SPOUS	SE		
Divorced		RELATIONSHIP(S): Dependent				AGE(S): <b>9</b>	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Clerk Electro Motor 3 years Lagrange, IL				0.000		
	gross wages, sa	r projected monthly income at time case filed) alary, and commissions (prorate if not paid monthly)	ly)	\$ \$	DEBTOR <b>3,141.67</b>	\$ \$	SPOUSE
<ul><li>3. SUBTOTAL</li><li>4. LESS PAYROLI</li><li>a. Payroll taxes at</li><li>b. Insurance</li><li>c. Union dues</li><li>d. Other (specify)</li></ul>	nd Social Secur			\$ \$ \$ \$ \$	3,141.67 694.11 1.08 31.42 4.33	\$ \$ \$	
5. SUBTOTAL OF 6. TOTAL NET M				\$ \$	730.94 2,410.73		
<ul><li>8. Income from real</li><li>9. Interest and divident</li></ul>	l property lends enance or suppo	of business or profession or farm (attach detailed ort payments payable to the debtor for the debtor'		\$ \$ \$		\$ \$ \$	
11. Social Security	or other govern	nment assistance		\$ \$		\$ \$ \$	
						\$ \$	
14. SUBTOTAL C				\$ \$		\$ \$	
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	2,410.73	\$	
		ONTHLY INCOME: (Combine column totals frontal reported on line 15)	om line 15;		\$	2,410.7	3

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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IN RE Lang, Andrea

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None

Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	600.00
a. Are real estate taxes included? Yes No <u>✓</u>		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	
c. Telephone	\$	45.00
d. Other Cell Phone	\$	50.00
Cable And Internet	\$	80.00
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	425.00
5. Clothing	\$	125.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$ —	
c. Health	\$ —	
d. Auto	<u>\$</u> —	
e. Other	\$	
c. Outer	— <u>\$</u> —	
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
(Specify)	\$	
(Specify)	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	Ψ	
a. Auto	\$	
b. Other	Ψ	
U. Other	— ¢ —	
14. Alimony, maintenance, and support paid to others	—	
15. Payments for support of additional dependents not living at your home	Ф •	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	φ	
17 Oil Bet Core	φ	40.00
Child Core	— \$ —	600.00
Child Care	— \$ —	600.00
	\$	
18 AVED ACE MONTHI V EVDENCES (Total lines 1 17 Depart also on Summary of Sale-Julia and if		
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	Ι,	2 420 00
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,430.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 2,410.73
b. Average monthly expenses from Line 18 above	\$ 2,430.00
c. Monthly net income (a. minus b.)	\$ -19.27

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(If known)

(Print or type name of individual signing on behalf of debtor)

IN RE Lang, Andrea

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Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **20** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: **July 9, 2008** Signature: /s/ Andrea Lang Debtor Andrea Lang Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

## Northern District of Illinois

IN RE:	Case No
Lang, Andrea	Chapter 7
Debtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

39,000.00 2006 income from employment

39,876.00 2007 income from employment

3,100.00 2008 income from employment (monthly)

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	b. Debtor whose debts are not propreceding the commencement of \$5,475. If the debtor is an indivision of an alternate debtors filing under chapter 12 or is filed, unless the spouses are seen	rimarily consumer f the case unless the dual, indicate with tive repayment school r chapter 13 must	debts: List each ne aggregate valu nan asterisk (*) a edule under a platinclude payments	payment or other the of all property that you payments that you by an approved not and other transfer	ransfer to any creditor ma lat constitutes or is affect were made to a creditor of comprofit budgeting and cre	ted by such transfer is less than a account of a domestic suppor dit counseling agency. (Married
None	c. All debtors: List all payments who are or were insiders. (Marrie a joint petition is filed, unless the	ed debtors filing ur	nder chapter 12 o	r chapter 13 must in	nclude payments by either	
4. Sui	its and administrative proceedin	gs, executions, ga	rnishments and	attachments		
None	a. List all suits and administrative bankruptcy case. (Married debtorate a joint petition is filed, unless	rs filing under cha	pter 12 or chapte	r 13 must include i	nformation concerning ei	
AND <b>Capi</b> t	FION OF SUIT CASE NUMBER tal One Bank vs Andrea ; 07M1112676	NATURE OF PR Collections	COCEEDING	COURT OR AND LOCA Circuit Cou		STATUS OR DISPOSITION <b>Pending</b>
None	b. Describe all property that has the commencement of this case. or both spouses whether or not a	(Married debtors f	filing under chap	ter 12 or chapter 13	3 must include information	on concerning property of either
BENI Capit 1101	E AND ADDRESS OF PERSON EFIT PROPERTY WAS SEIZED tal 1 Bk 3 W Broad St Allen, VA 23060-5937		DATE OF SI 2008	EIZURE	DESCRIPTION AND OF PROPERTY garnishment of wag	
5. Re	possessions, foreclosures and ret	turns				
None	List all property that has been rep the seller, within <b>one year</b> imme include information concerning p joint petition is not filed.)	diately preceding	the commenceme	ent of this case. (M	arried debtors filing unde	er chapter 12 or chapter 13 mus
6. Ass	signments and receiverships					
None	a. Describe any assignment of pro (Married debtors filing under cha unless the spouses are separated	pter 12 or chapter 1	13 must include a			
None	b. List all property which has been commencement of this case. (Mar spouses whether or not a joint per	rried debtors filing	under chapter 12	or chapter 13 must	include information conc	erning property of either or both
7. Gif	îts					
None	List all gifts or charitable contrib gifts to family members aggregati per recipient. (Married debtors fi a joint petition is filed, unless the	ing less than \$200 i ling under chapter	in value per indiv 12 or chapter 13	idual family member must include gifts	er and charitable contribu or contributions by either	tions aggregating less than \$100
8. Los	sses					
None	List all losses from fire, theft, of <b>commencement of this case</b> . (M a joint petition is filed, unless the	arried debtors filin	g under chapter	12 or chapter 13 mu	st include losses by either	
9. Pay	yments related to debt counselin	g or bankruptcy				
None	List all payments made or proper consolidation, relief under bankr of this case.					

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

#### 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>July 9, 2008</b>	Signature /s/ Andrea Lang	
	of Debtor	Andrea Lang
Date:	Signature	
	of Joint Debtor	
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**0** continuation pages attached

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IN RE:				Case No.			
Lang, Andrea Chapter 7							
	Del	otor(s)					
	CHAPTER 7 INI	DIVIDUAL D	EBTOR'S STATEM	ENT OF INTEN	TION		
I have filed a s	schedule of assets and liabilities schedule of executory contracts at the following with respect to the	and unexpired lea	ses which includes persona	l property subject to a		ed lease.	
Description of Secured Pro	operty	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None							
							Lease will be assumed pursuant to 11 U.S.C. §
Description of Leased Prop	perty		Lessor's Name				362(h)(1)(A)
<b>07/09/2008</b> Date	/s/ Andrea Lang		Debtor		Ioi	nt Dobtor (i	f applicable)
Date	Andrea Lang		Debtoi		301	III Debioi (I	аррисавіе)
I declare under p compensation and and 342 (b); and, bankruptcy petitio	enalty of perjury that: (1) I and have provided the debtor with a (3) if rules or guidelines have been preparers, I have given the delebtor, as required by that sections.	n a bankruptcy p a copy of this doc been promulgated btor notice of the	etition preparer as defined nument and the notices and i pursuant to 11 U.S.C. § 1	in 11 U.S.C. § 110; nformation required t 10(h) setting a maxin	(2) I prepunder 11 Unum fee fo	pared this d J.S.C. §§ 110 or services cl	ocument for 0(b), 110(h), nargeable by
**	ame and Title, if any, of Bankruptcy	-		Social Security		-	
	petition preparer is not an ind n, or partner who signs the doc		e name, title (if any), addre.	ss, and social securif	y number	of the office	r, principal,
Address							
Signature of Bankru	ptcy Petition Preparer			Date			
Names and Social is not an individua	Security numbers of all other ineal:	dividuals who pre	epared or assisted in preparir	g this document, unle	ess the ban	kruptcy peti	tion preparer

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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IN RE:

Lang, Andrea

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_44

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: July 9, 2008

/s/ Andrea Lang
Debtor

Joint Debtor

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Lang, Andrea 640 Rice Ave Bellwood, IL 60104-1861 Document Page 34 of 36 Edward J. Keuer M.d.
1S224 Summit Ave Ste 106
Oakbrook Terrace, IL 60181-3944

Illinois Tollway Authority 2700 Ogden Ave Downers Grove, IL 60515-1703

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Elite Rcy Sv For Bank Of Marin PO Box 3474 Buffalo, NY 14240-3474 Lagrange Memorial Hospital Medical Services PO Box 22266 Chattanooga, TN 37422-2266

Adventist La Grange Memorial Hospital 5101 Willow Springs Rd La Grange, IL 60525-2600 First National Bank Of Marin/ Credit One Customer Service PO Box 98873 Las Vegas, NV 89193-8873

Lvnv Funding PO Box 740281 Houston, TX 77274-0281

Applied Bank 601 Delaware Ave Wilmington, DE 19801-1462 Freedman Anselmo Lindberg And Rappe PO Box 3228 Naperville, IL 60566-7228 MCI Bankruptcy Department PO Box 3243 Bloomington, IL 61702-3243

Armor Systems Co Suite 1 Zion, IL 60099 Harry W Altman 20 N Clark St Ste 600 Chicago, IL 60602-4111 Merchants Cr 223 W Jackson Blvd Chicago, IL 60606-6908

Capital One PO Box 85520

Richmond, VA 23285-5520

Horizon Card 1707 Warren Rd Indiana, PA 15701-2423 Oak Park Hospital 520 S Maple Ave Oak Park, IL 60304-1022

Chex Systems 7805 Hudson Rd Ste 100 Saint Paul, MN 55125-1595 Hsbc Auto Finance Bankruptcy PO Box 17909 San Diego, CA 92177-7909 Pentagroup Financial 5959 Corporate Dr Ste 14 Houston, TX 77036-2302

Corporate America Fcu 2075 Big Timber Rd Elgin, IL 60123-1140 Hsbc Bank PO Box 5253 Carol Stream, IL 60197-5253 Profess Acct PO Box 391 Milwaukee, WI 53201-0391

Credit One Bank PO Box 98873 Las Vegas, NV 89193-8873 I C System Inc For Newport News PO Box 64378 Saint Paul, MN 55164-0378 Progressive Mgmt Syste PO Box 2220 West Covina, CA 91793-2220

Dependon Collection Se PO Box 4833 Oak Brook, IL 60522-4833 Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60477-9220

Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438-3112 Case 08-17619 Doc 1 Filed 07/09/08 Entered 07/09/08 12:21:58 Desc Main

Salute/utb PO Box 105555 Atlanta, GA 30348-5555 Document Page 35 of 36 Village Of Bellwood Tickets 3200 Washington Blvd Bellwood, IL 60104-1950

Sherman Acquistions LP PO Box 10497 Greenville, SC 29603-0497 Village Of Forest Park Tickets 517 Des Plaines Ave Forest Park, IL 60130-1801

Sir Finance Corp 6140 N Lincoln Chicago, IL 60659

West Lake Hospital 1225 W Lake St Melrose Park, IL 60160-4039

Sprint Nextel 2001 Edmund Halley Dr Reston, VA 20191-3436 Wffinaccpt 589 N York Rd Elmhurst, IL 60126-1903

TCF 800 Burr Ridge Pkwy Burr Ridge, IL 60527-6486 Wffinancial 589 N York Rd Elmhurst, IL 60126-1903

Telecheck 5251 Westheimer Rd Houston, TX 77056-5412 Wfnnb/nyco PO Box 182125 Columbus, OH 43218-2125

United Collect Bur Inc PO Box 17460 Denver, CO 80217-0460

University Pathologiists 1653 W Congress Pkwy Chicago, IL 60612-3833

University Anesthesiologists 1653 W Congress Pkwy Chicago, IL 60612-3833

Verizon Wireless 1515 E Woodfield Rd Schaumburg, IL 60173-6046

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Iľ	N RE:	Case No	
La	ang, Andrea	Chapter 7	
		Debtor(s)	
	DISCLOSURE	E OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.		Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation ruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(as follows:	
	For legal services, I have agreed to accept	s	676.00
	Prior to the filing of this statement I have receive	ed\$	351.00
	Balance Due	s	325.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclos	sed compensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed together with a list of the names of the peop	compensation with a person or persons who are not members or associates of my law firm. A copple sharing in the compensation, is attached.	y of the agreement,
5.	In return for the above-disclosed fee, I have agree	eed to render legal service for all aspects of the bankruptcy case, including:	
	<ul><li>b. Preparation and filing of any petition, scheoo</li><li>c. Representation of the debtor at the meeting</li></ul>	and rendering advice to the debtor in determining whether to file a petition in bankruptcy; dules, statement of affairs and plan which may be required; of creditors and confirmation hearing, and any adjourned hearings thereof; receedings and other contested bankruptcy matters;	
6.	By agreement with the debtor(s), the above disc	losed fee does not include the following services:	
		OF DETIFICATION	
	I certify that the foregoing is a complete statement proceeding.	CERTIFICATION  of any agreement or arrangement for payment to me for representation of the debtor(s) in this bank	ruptcy
	July 9, 2008	/s/ Nicolette Robovsky	
	Date	Signature of Attorney	

Gleason & Gleason

Name of Law Firm